

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

JEFFREY T SELVAGE
CHARITY J SELVAGE
Debtor(s)

Case No. 14-70113JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2014.
- 2) The plan was confirmed on 04/21/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/18/2014, 04/06/2015, 07/11/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2017.
- 5) The case was dismissed on 12/27/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,509.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,772.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,772.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,314.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,814.91**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP O/B/O N	Unsecured	688.00	688.11	688.11	0.00	0.00
BANK OF AMERICA**	Priority	0.00	650.00	0.00	0.00	0.00
BANK OF AMERICA**	Secured	9,483.00	0.00	881.12	881.12	0.00
BANK OF AMERICA**	Secured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA**	Secured	0.00	0.00	0.00	0.00	0.00
CALIBER HOME LOANS	Secured	0.00	11,135.99	11,135.99	3,217.98	0.00
CALIBER HOME LOANS	Secured	37,286.00	46,370.47	0.00	19,947.22	0.00
CAPITAL ONE BANK NA**	Unsecured	2,550.00	2,456.94	2,456.94	0.00	0.00
CBCS++	Unsecured	694.00	NA	NA	0.00	0.00
DUBOIS RADIOLOGIST	Unsecured	128.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	43,606.00	44,623.20	44,623.20	0.00	0.00
ECMC(*)	Unsecured	27,280.00	27,288.49	27,288.49	0.00	0.00
FASHION BUG++	Unsecured	0.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	10,496.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	8,036.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	581.00	NA	NA	0.00	0.00
HAYT HAYT & LANDAU LLC	Unsecured	713.00	NA	NA	713.00	0.00
M & T BANK	Unsecured	1,673.00	2,049.25	2,049.25	0.00	0.00
PA COLLECTION SVCS++	Unsecured	253.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	210.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	150.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	150.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	102.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	14.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	748.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	402.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	324.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	276.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	111.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	5,673.00	4,529.80	4,529.80	4,330.03	580.74

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	450.00	457.53	457.53	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	311.00	310.71	310.71	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	805.00	805.40	805.40	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	530.00	530.33	530.33	0.00	0.00
REMIT CORP	Unsecured	1,215.00	NA	NA	0.00	0.00
REMIT CORP	Unsecured	482.00	NA	NA	0.00	0.00
REMIT CORP	Unsecured	379.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	17,221.00	49,281.42	49,281.42	0.00	0.00
WAL MART++	Unsecured	457.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$881.12	\$20,828.34	\$0.00
Mortgage Arrearage	\$11,135.99	\$3,217.98	\$0.00
Debt Secured by Vehicle	\$4,529.80	\$4,330.03	\$580.74
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,546.91	\$28,376.35	\$580.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$128,491.38	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,814.91</u>
Disbursements to Creditors	<u>\$28,957.09</u>
TOTAL DISBURSEMENTS :	<u>\$33,772.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/01/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.